

Luther's contemptuous dismissal of law and learning, when he urged *that it* was useless for the Church to prohibit extortion, unless it was prepared to undertake the intellectual labour of defining the transactions to which the "prohibition applied." It was a pity that Pecock's douche of common sense was not of a kind which could be appreciated by Luther. He denounced covetousness in general terms, with a surprising exuberance of invective. But, confronted with a request for advice on the specific question whether the authorities of Dantzic shall put down usury, he retreats into the clouds. "The preacher shall preach only the Gospel rule, and" leave it to each man to follow his own conscience. Let him who can receive it, receive it; he cannot be compelled thereto further than the Gospel leads willing hearts whom the spirit of God urges forward." 41

Luther's impotence was not accidental. It sprang directly from his fundamental conception that to externalize religion in rules and ordinances is to degrade it. He attacked the casuistry of the canonists, and the points in their teaching with regard to which his criticism was justified were only too numerous. But the remedy for bad law is good law, not lawlessness; and casuistry is merely the application of general principles to particular cases, which is involved in any

living system of jurisprudence, whether
 ecclesiastical
 or secular. If the principles are not to be
 applied, on
 the ground that they are too sublime to be
 soiled by
 contact with the gross world of business
 and politics,
 what remains of them ? Denunciations
 such as Luther
 launched against the Fuggers and
 the peasants;
 aspirations for an idyll of Christian charity
 and simpli-
 city, such as he advanced in his tract *On*
Trade and
Usury. Pious rhetoric may be
 edifying, but it is
 hardly the panoply recommended by St.
 Paul.

¹¹ As the soul needs the word alone for life
 and justi-
 fication, so it is justified by faith
 alone7'and*not by any